

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank G. Reichert
Gail A. Reichert
Debtors

Case No. 18-03671-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 23, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2023:

Recip ID	Recipient Name and Address
db	# Frank G. Reichert, 40 Woodland Dr, Thornhurst, PA 18424-8063
jdb	# Gail A. Reichert, 40 Woodland Dr, Thornhurst, PA 18424-8063
cr	+ LAKE EQUIPMENT LEASING INC, 64 MAIN STREET 2ND FLOOR, MILLBURN, NJ 07041-1306
5102894	ACI Federal Insurance Company, Administrative Concepts, 994 Old Eagle School Rd Ste 1005, Wayne, PA 19087-1802
5102898	Berkheimer, P. O. Box 21450, Lehigh Valley, PA 18002-1450
5102899	Careworks, 35 S Mountain Blvd, Mountain Top, PA 18707-1122
5102901	Geisinger Clinic, 100 N Academy Ave, Danville, PA 17822-9800
5102900	Geisinger Clinic, 100 North Academy Street, Danville, PA 17821-0000
5102902	Geisinger Health System, P. O. Box 27727, Newark, NJ 07101-7727
5102903	Geisinger Indemnity, PO Box 822242, Philadelphia, PA 19182-2242
5102904	Geisinger Medical Center, P. O. Box 828518, Philadelphia, PA 19182-8518
5102905	+ Geisinger Wyoming Valley, P. O. Box 827702, Philadelphia, PA 19182-0001
5102907	Lake Leasing, 64 Main St, Millburn, NJ 07041-1306
5102893	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
5102908	Members 1st Federal Credit Union, 5000 Drive, Mechanicsburg, PA 17055
5102913	# Pennsylvania Ambulance, LLC, PO Box 629, Scranton, PA 18512-0629
5102891	Reichert Frank G, 40 Woodland Dr, Thornhurst, PA 18424-8063
5102892	Reichert Gail A, 40 Woodland Dr, Thornhurst, PA 18424-8063
5102915	Robert L. Saldutti, Esquire, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511
5102916	State Dept. Federal Credit Union, 1130 King St, Alexandria, VA 22314-2925
5102919	William Fox, PO Box 709, Scranton, PA 18501-0709

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 23 2023 23:49:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5108913	EDI: GMACFS.COM	Jan 23 2023 23:49:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5423739	+ EDI: AISACG.COM	Jan 23 2023 23:49:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5102895	EDI: GMACFS.COM	Jan 23 2023 23:49:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
5102896	Email/Text: bankruptcynotices@amazon.com		

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		Jan 23 2023 18:49:00	Amazon.Com, PO Box 81226, Seattle, WA 98108-1300
5102897	EDI: BANKAMER.COM	Jan 23 2023 23:49:00	Bank Of America, PO Box 31785, Tampa, FL 33631-3785
5129206	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 23 2023 18:49:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
5102906	EDI: IRS.COM	Jan 23 2023 23:49:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
5111059	Email/PDF: resurgentbknofications@resurgent.com	Jan 23 2023 19:00:22	LVNV Funding, LLC its successors and assigns as, assignee of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5102910	Email/Text: mmrgbk@miramedrg.com	Jan 23 2023 18:49:00	MiraMed Revenue Group, 360 E 22nd St, Lombard, IL 60148-4924
5102909	Email/Text: mmrgbk@miramedrg.com	Jan 23 2023 18:49:00	MiraMed Revenue Group, Dept 77304 -, PO Box 77304, Detroit, MI 48277-0304
5102911	EDI: PENNDEPTREV	Jan 23 2023 23:49:00	PA Dept Of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5102911	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2023 18:49:00	PA Dept Of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5102914	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2023 18:49:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
5129336	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2023 18:49:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5103466	+ EDI: RECOVERYCORP.COM	Jan 23 2023 23:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5127107	+ Email/Text: collection@sdfcu.org	Jan 23 2023 18:49:00	State Department Federal Credit Union, 1630 King Street, Alexandria, VA 22314-2745
5102917	EDI: RMSC.COM	Jan 23 2023 23:49:00	Walmart/Synchrony Bank, P. O. Box 530927, Atlanta, GA 30353-0927
5102918	EDI: WFFC.COM	Jan 23 2023 23:49:00	Wells Fargo, PO Box 17900, Denver, CO 80217-0900
5128388	+ EDI: WFFC2	Jan 23 2023 23:49:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5102912	##+	Patenaude & Felix, A.P.C., Third Floor 4545 Murphy Canyon Road, San Diego, CA 92123-4363

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2023 at the address(es) listed below:

Name	Email Address
David J. Harris	on behalf of Debtor 1 Frank G. Reichert dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
David J. Harris	on behalf of Debtor 2 Gail A. Reichert dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Michael Joshua Shavel	on behalf of Creditor Carrington Mortgage Services LLC mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Robert L Saldutti	on behalf of Creditor LAKE EQUIPMENT LEASING INC rsaldutti@saldutticollect.com lmarciano@saldutticollect.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Frank G. Reichert

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8919

EIN --

Debtor 2

Gail A. Reichert

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3908

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-03671-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank G. Reichert

Gail A. Reichert
aka Gail Ann Reichert, fka Gail Murphy**By the
court:**1/23/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.